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EXAMINER
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Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

☒ Responsive to communication(s) filed on _Feb 16, 1999_

☐ This action is **FINAL.**

☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle*,1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire _____3___ month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Disposition of Claim

☒ Claim(s) _1-34_ is/are pending in the applicat

   Of the above, claim(s) _____ is/are withdrawn from consideration

☐ Claim(s) _____ is/are allowed.

☒ Claim(s) _1-34_ is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claims _____ are subject to restriction or election requirement.

Application Papers

☒ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☒ The drawing(s) filed on ___ _Feb 16, 1999_ ___ is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

   ☐ All ☐ Some* ☒ None of the CERTIFIED copies of the priority documents have been

      ☐ received.

      ☐ received in Application No. (Series Code/Serial Number) _____ .

      ☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

   *Certified copies not received: _____

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

☒ Notice of References Cited, PTO-892

☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

☐ Interview Summary, PTO-413

☒ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

— SEE OFFICE ACTION ON THE FOLLOWING PAGES —

DETAILED ACTION

1. Claims 1-34 have been examined.

Drawings

2. The drawings are objected to because the margins are not acceptable in Figures 3C and 6.

Additionally, in Figures 1-7 the lines are not uniformly thick and crisp. Correction is required.

Claim Rejections - 35 USC § 102

3.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the

basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless --
>
> (e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

4.   Claims 1-2,5-6,7-9,17-18,21-25,33-34 are rejected under 35 USC 102(e) as anticipated by

Arent(US Pat. No: 6,018,724).

5. As per claim 1 Arent teaches a system including at least two parts or stations wherein a

transaction or connection between any two or more of said parts or stations is conducted or

established by means of an access code(Fig 2/200), said access code being available to an

accessed part or station and requiring an identical access code to be provided to an accessing part

or station at the time of conducting the transaction or establishing the connection(col 3 lines 28-

44), wherein said access code is one of a plurality of codes provided to said accessed part or

station and available to said accessing part or station, said access code being selected from said

plurality of codes at the time of conducting the transaction or establishing the connection such

that no two transactions are conducted or no two connections are established with the same

access code(col 4 lines 42-64).

6. As per claim 2 Arent teaches a system according to claim 1 wherein said selected code is

removed from said system or is otherwise disabled after it has been used to conduct a transaction

or establish a connection between said accessed and accessing parts or stations(col 4 lines 47-

50)(Fig 5/510/520).

7. As per claim 5 Arent teaches a system according to any one of the preceding claims wherein

each code includes a sequence of characters and/or numbers(col 5 lines 12-17).

8. As per claim 6 Arent teaches a system according to claim 5 wherein said characters and/or

numbers include Roman numerals, letters of the alphabet, morse codes etc(col 5 lines 12-17).

9.As per claim 7 Arent teaches a system according to any one of the preceding claims wherein

the plurality of codes is generated external to said system and is generated by the user(col 4 lines

51-53).

10. As per claim 8 Arent teaches a system according to any one of the preceding claims wherein

said plurality of codes is at least 100(col 4 lines 58-64).Arent teaches that the text string is

selected by the user. For all text strings of length 2 characters or more, the plurality of codes is

greater than 100.

11. As per claim 9 Arent teaches a system according to any one of the preceding claims including

first code storage means associated with said accessing part or station for storing one copy of said

plurality of codes(col 4 lines 45-47).

12. As per claim 17 Arent teaches a method of conducting a transaction or establishing a

connection between at least two parts or stations by means of an access code(Fig 2/200), said

access code being available to an accessed part or station at the time of conducting the

transaction or establishing the connection and requiring an identical access code to be provided

to an accessing part or station(col 3 lines 28-44), said method including the steps of making

available a plurality of codes to said accessed and said accessing parts or stations and selecting,

at the time of conducting the transaction or establishing the connection, one code from said

plurality of codes and using said selected code to conduct the transaction or establish the

connection such that no two transactions are conducted or no two connections are established

with the same access code(col 4 lines 42-64).

13. As per claim 18 Arent teaches a method according to claim 17 wherein said selected code is

removed from said accessed part or station or is otherwise disabled after it has been used to

conduct a transaction or establish a connection between said accessed and accessing parts or

stations(col 4 lines 47-50)(Fig 5/510/520).

14. As per claim 21 Arent teaches a method according to claim 17 wherein each code includes a

sequence of characters and/or numbers(col 5 lines 12-17).

15. As per claim 22 Arent teaches a method according to claim 21 wherein said characters and/or numbers include Roman numerals, letters of the alphabet, Morse codes(col 5 lines 12-17).

16. As per claim 23 Arent teaches a method according to any one of claims 17 to 22 wherein the plurality of codes is generated external to said at least two parts or stations(col 4 lines 51-53).

17. As per claim 24 Arent teaches a system according to any one of the claims 17 to 23 wherein said plurality of codes is at least 100(col 4 lines 58-64).Arent teaches that the text string is selected by the user. For all text strings of length 2 characters or more, the plurality of codes is greater than 100.

18. As per claim 25 Arent teaches a method according to any one of claims 17 to 24 including providing first code storage means associated with said accessing part or station for storing one copy of said plurality of codes(col 4 lines 45-47).

19. As per claim 33 Arent teaches a system according to claim 1 substantially as herein described with reference to Fig. 1 or Figs. 2A, 2B, 3A, 313, 3C and 4 or Fig. 5 or Fig. 6 of the accompanying drawings(Fig 2/200)(col 3 lines 28-44)(col 4 lines 42-64).

20. As per claim 34 Arent teaches a method according to claim 17 substantially as herein described with reference to Fig. 1 or Figs. 2A, 2B. 3A, 3B, 3C and 4 or Fig. 5 or Fig. 6 of the accompanying drawings(Fig 2/200)(col 3 lines 28-44)(col 4 lines 42-64).

Claim Rejections - 35 USC § 103

21. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

22. Claims 14,16,30,32 are rejected under 35 USC 103(a) as unpatentable over Arent(US Pat.

No: 6,018,724) and further in view of Wallner(US Pat. No: 5,696,909).

23. As per claim 14 Wallner teaches a system according to any one of claims 1 to 10 wherein at

least one said part or station includes a PC or computer terminal(Fig 2/218/220).It would have

been obvious to one skilled in the art at the time of the invention to combine Arent in view of

Wallner to teach the above. The motivation is to describe a secure electronic funds transfer

system.

24.As per claim 16 Wallner teaches a system according to any one of claims 1 to 10 wherein at

least one said part or station is associated with a movement operation as a card swipe(Fig 2/216).

Wallner also teaches that indicator lights may be employed as user prompts(col 5 lines 61-65) as

well as voice circuits to permit the user to interact with human agents(col 5 lines 55-60). It would

have been obvious to one skilled in the art at the time of the invention to combine Arent in view

of Wallner to teach the above and to apply a signal generated at the card swipe to opening a door.

The motivation is to describe a secure electronic funds transfer system.

25. As per claim 30 Wallner teaches a system according to any one of claims 17 to 26 wherein at least one said part or station includes a PC or computer terminal(Fig 2/218/220).It would have been obvious to one skilled in the art at the time of the invention to combine Arent in view of Wallner to teach the above. The motivation is to describe a secure electronic funds transfer system.

26.As per claim 32 Wallner teaches a system according to any one of claims 17 to 26 wherein at least one said part or station is associated with a movement operation as a card swipe(Fig 2/216). Wallner also teaches that indicator lights may be employed as user prompts(col 5 lines 61-65) as well as voice circuits to permit the user to interact with human agents(col 5 lines 55-60). It would have been obvious to one skilled in the art at the time of the invention to combine Arent in view of Wallner to teach the above and to apply a signal generated at the card swipe to opening a door. The motivation is to describe a secure electronic funds transfer system.

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27. Claims 10,26 are rejected under 35 USC 103(a) as unpatenable over Arent(US Pat. No: 6,018,724).

28.As per claim 10 Arent teaches a system according to claim 9 including second code storage means associated with said accessed part or station for storing a copy of said plurality of codes(col 4 lines 45-47). Arent fails to teach that a second copy of said plurality of codes identical to said one copy stored in said first storage means.It would have been obvious to one

skilled in the art at the time of the invention to store a second copy of the code. The motivation for this is for security redundancy.

29.As per claim 26 Arent teaches a system according to claim 25 including second code storage means associated with said accessed part or station for storing a copy of said plurality of codes(col 4 lines 45-47). Arent fails to teach that a second copy of said plurality of codes identical to said one copy stored in said first storage means.It would have been obvious to one skilled in the art at the time of the invention to store a second copy of the code. The motivation for this is for security redundancy.

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30. Claims 3,4,11-13,15,19-20,27-29,31 are rejected under 35 USC 103(a) as unpatenable over Arent(US Pat. No: 6,018,724) and further in view of White(US Pat. No: 4,630,201).

31. As per claim 3 White teaches a method according to claim 1 or 2 wherein said plurality of codes is generated by means of a pseudo random generator(col 6 line 60-col 7 line 47)(Fig 2A/210/212).It would have been obvious to one skilled in the art at the time ofthe invention to combine Arent in view of White to teach the above. The motivation is to describe a secure electronic funds transfer system.

32. As per claim 4 Arent teaches a system according to claim 1 or wherein said plurality of codes is generated by means of a user defined means to produce non-repeating sequence of codes(col 5 lines 12-17). Arent fails to teach that the access code is generated by a software program. White

teaches the generation of a random number combined with a transaction ammount to produce a security code(col 7 lines 35-37). It would have been obvious to one skilled in the art at the time of the invention to combine Arent in view of White to teach the above. The motivation is to describe a secure electronic funds transfer system.

33. As per claim 11 White teaches a system according to claim 9 wherein said first code storage means includes one of an ATM transaction card, a smart card(col 2 lines 20-33), an integrated circuit microchip and a computer diskette(col 4 line 63-col 5 line 3).It would have been obvious to one skilled in the art at the time of the invention to combine Arent in view of White to teach the above. The motivation is to describe a secure electronic funds transfer system.

34. As per claim 12, White teaches a system according to claim 10 wherein said second code storage means is associated with one of a bank computer system, a service provider computer system and a telephone exchange(col.5 lines 50-65)(col 5 lines 1-6).It would have been obvious to one skilled in the art at the time of the invention to combine Arent in view of White to teach the above, and to apply these techniques to a second code storage for redundancy. The motivation is to describe a secure electronic funds transfer system.

35. As per claim 13 White teaches a system according to any one of claims 1 to 10 wherein at least and said part or the station includes an ATM terminal(col 6 lines 64-68). It would have been obvious to one skilled in the art at the time of the invention to combine Arent in view of White to teach the above. The motivation is to describe a secure electronic funds transfer system.

36. As per claim 15 White teaches a system according to any one of claims 1 to 10 wherein at least one said part or station includes a telephone dial pad(col 8 lines 58-60) for voice connection. White fails to teach the use of a mobile transceiver.It would have been obvious to one skilled in the art at the time of the invention to combine Arent in view of White to teach the above and to utilize a mobile transceiver for the requisite voice communication channel.. The motivation is to describe a secure electronic funds transfer system.

37. As per claim 19 White teaches a method according to claim 17 wherein said plurality of codes is generated by means of a pseudo random generator(col 6 line 60-col 7 line 47)(Fig 2A/210/212).It would have been obvious to one skilled in the art at the time ofthe invention to combine Arent in view of White to teach the above. The motivation is to describe a secure electronic funds transfer system.

38. As per claim 20 Arent teaches a system according to claim 17 wherein said plurality of codes is generated by means of a user defined means to produce non-repeating sequence of codes(col 5 lines 12-17). Arent fails to teach that the access code is generated by a software program. White teaches the generation of a random number combined with a transaction ammount to produce a security code(col 7 lines 35-37). It would have been obvious to one skilled in the art at the time of the invention to combine Arent in view of White to teach the above. The motivation is to describe a secure electronic funds transfer system.

39. As per claim 27 White teaches a system according to claim 25 wherein said first code storage means includes one of an ATM transaction card, a smart card(col 2 lines 20-33), an integrated

circuit microchip and a computer diskette(col 4 line 63-col 5 line 3).It would have been obvious to one skilled in the art at the time of the invention to combine Arent in view of White to teach the above. The motivation is to describe a secure electronic funds transfer system.

40. As per claim 28, White teaches a system according to claim 26 wherein said second code storage means is associated with one of a bank computer system, a service provider computer system and a telephone exchange(col 5 lines 50-65)(col 5 lines 1-6).It would have been obvious to one skilled in the art at the time of the invention to combine Arent in view of White to teach the above, and to apply these techniques to a second code storage for redundancy. The motivation is to describe a secure electronic funds transfer system.

41. As per claim 29 White teaches a system according to any one of claims 17 to 26 wherein at least and said part or the station includes an ATM terminal(col 6 lines 64-68).

It would have been obvious to one skilled in the art at the time of the invention to combine Arent in view of White to teach the above. The motivation is to describe a secure electronic funds transfer system.

42. As per claim 31 White teaches a system according to any one of claims 17 to 26 wherein at least one said part or station includes a telephone dial pad(col 8 lines 58-60) for voice connection. White fails to teach the use of a mobile transceiver.It would have been obvious to one skilled in the art at the time of the invention to combine Arent in view of White to teach the above and to utilize a mobile transceiver for the requisite voice communication channel. The motivation is to describe a secure electronic funds transfer system.

Conclusion

43.   The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

-O'Neil teaches a personal information security tool

-Watson teaches a system for pre-authorization of individual account transactions

-Anada teaches a system for registering passwords

-Sandberg-Diment teaches a system for verification information for transaction

-Jonstromer teaches a system for electronic transactions terminal using a smart card

-Pegg teaches a method for secure access to a limited access system

Any questions regarding this communication should be directed to the examiner, Dr. Geoffrey Akers, P.E. who can be reached at (703)-306-5844 between the hours of 6:30 AM to 5:00 PM Monday through Friday. If attempts to contact the examiner are unsuccessful, the examiner's supervisor, Mr. Vincent Millin, may be telephoned at (703)-308-1065.

GRA

January 6,2001

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